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October 12, 2005

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Art Unit 3624

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Re:

U.S. Utility Patent Application

Application No. 10/749,696; Filed: December 31, 2003

For: System for Reducing Disputes of Credit Transactions

Inventors: CREVELING et al. Our Ref: 2348.0070000

Sir:

Transmitted herewith for appropriate action are the following documents:

- 1. Power Of Attorney To Prosecute Applications Before the USPTO;
- 2. Statement Under 37 C.F.R. § 3.73(b);
- 3. Request for Change of Attorney Docket Number Pleading;
- 4. Change of Correspondence Address; and
- 5. One (1) Return Postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michelle K. Holoubek Attorney for Applicants Registration No. 54,179

MKH/kmh Enclosures

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In re application of:

CREVELING et. al.

Application No.: 10/749,696

Filed: December 31, 2003

For: System for Reducing Disputes of

Credit Transactions

Confirmation No.: 2179

Art Unit: 3624

Examiner: To Be Assigned

Atty. Docket: 2348.0070000

Request for Change of Attorney Docket Number Pleading

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

Applicants respectfully request that the attorney docket number for the above-captioned application be changed from "1214U017" to -- 2348.0070000 --. Kindly use this attorney docket number in any future correspondence addressed to the undersigned.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michelle K. Holoubek

Attorney for Applicants Registration No. 54,179

Date: October 12, 2005

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